



Minnesota Housing Online Commitment System

Topics

1. [Get Ready](#)
2. [New First Mortgage Loan Commitments](#)
3. [Print Commitment Confirmation](#)
4. [Forms Generator](#)
5. [Uploading Documents](#)
6. [Fund/Compliance Approve](#)
7. [Cancel a Loan](#)



Get Ready

Get Ready

1. Attend a [training](#) and review your knowledge of Minnesota Housing programs
2. Get user ID and password from your Web Administrator
 - Web Administrator is online access gatekeeper at your company
3. Check compatibility
 - Internet Explorer only



Get Ready

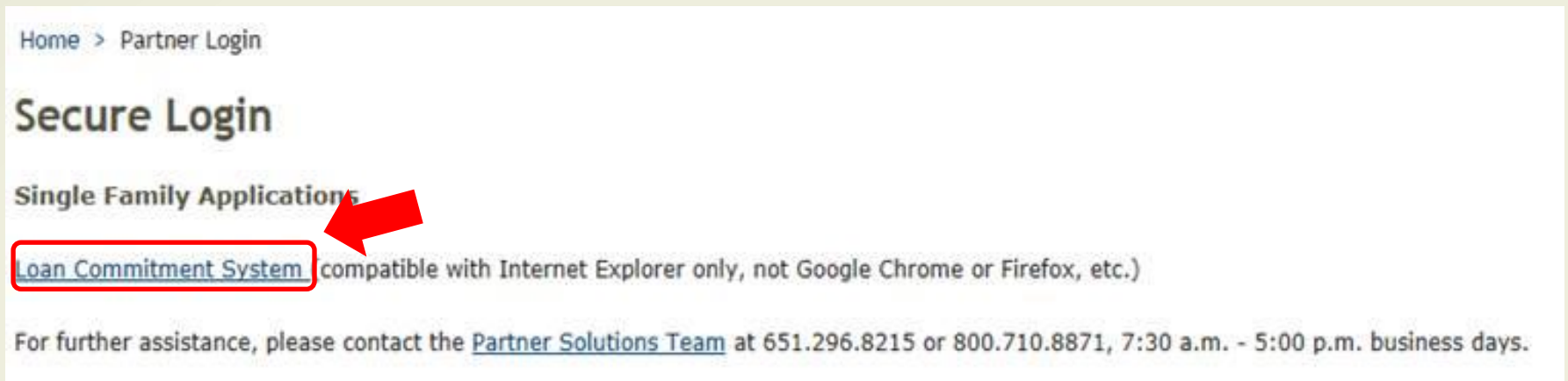
4. Remember the loan commitment (lock period) and review the [Lock, Fee and SRP Guide](#) for more information
 - Loans must be delivered within:
 - Start Up - **60 days**
 - Step Up and MCC - **45 days**
 - You cannot create a new loan commitment:
 - Monday-Friday from 8-10 a.m.
 - Fridays and holidays (next business day) from 5 p.m.-10 a.m.



New First Mortgage Loan Commitments

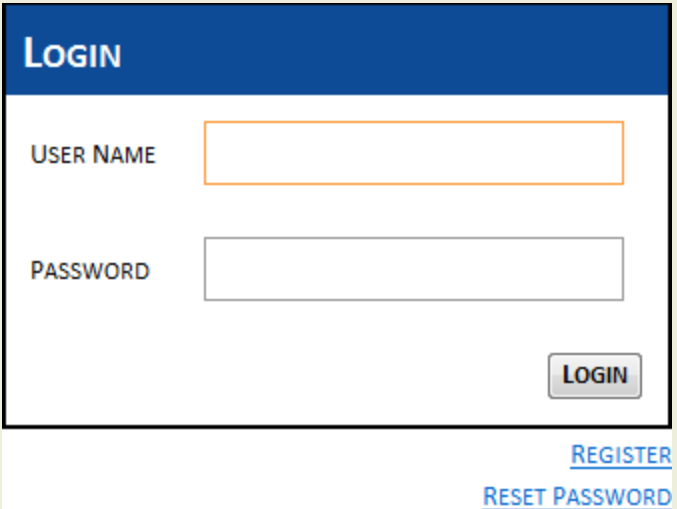
Log In

1. Go to www.mnhousing.gov
2. Click “Partner Login” in the top navigation
3. Click “Loan Commitment System”



Log In

4. Log in with **User Name** and **Password** (sent from your company's Web Administrator)
5. User will be prompted to change password every **180 days**



The image shows a web login interface. At the top is a blue header with the word "LOGIN" in white. Below the header, on a white background, are two input fields. The first is labeled "USER NAME" and the second is labeled "PASSWORD". To the right of the "PASSWORD" field is a grey button with the word "LOGIN" in white. Below the button are two blue links: "REGISTER" and "RESET PASSWORD".

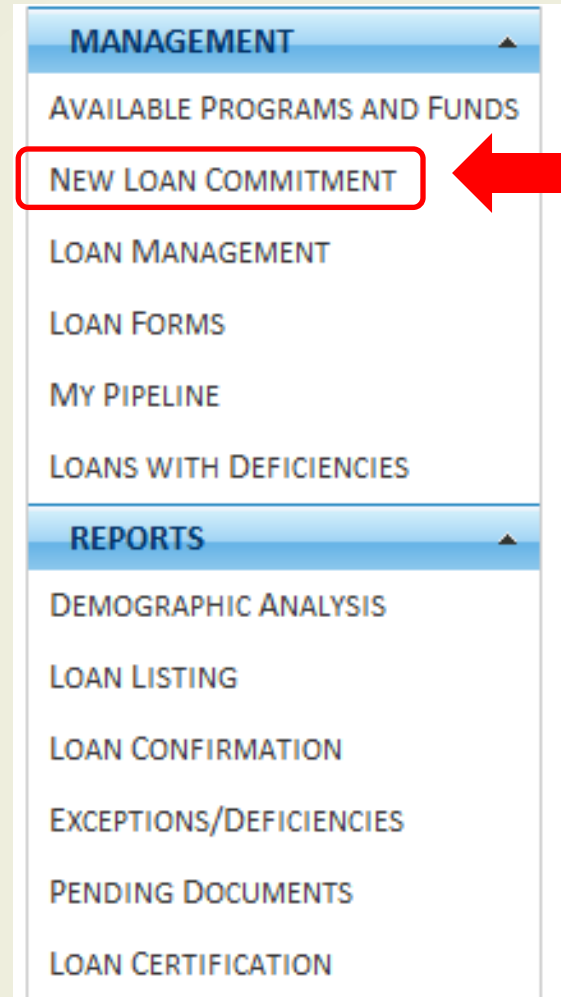
New Loan Commitment

1. Click “Single Family Web Management”



New Loan Commitment

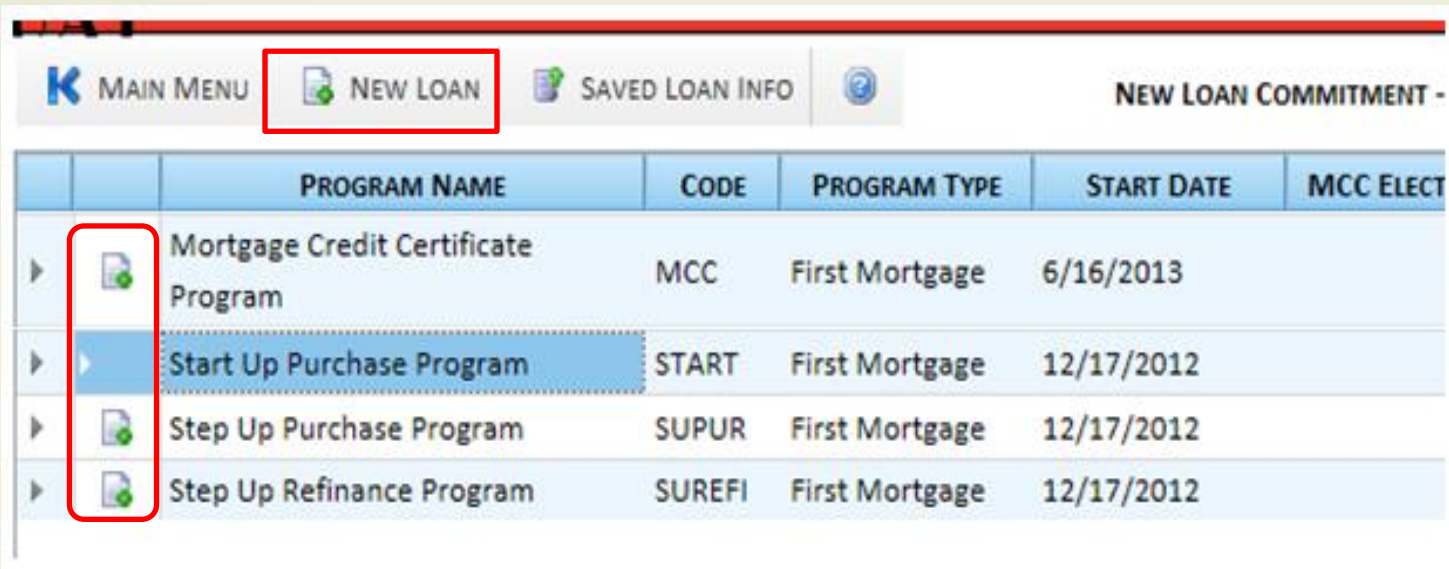
2. Click “New Loan Commitment”



New Loan Commitment

3. Single click on the Program Name
4. Select New Loan

4. 




NEW LOAN COMMITMENT -						
MAIN MENU NEW LOAN SAVED LOAN INFO ?						
	PROGRAM NAME	CODE	PROGRAM TYPE	START DATE	MCC ELECT	
▶	Mortgage Credit Certificate Program	MCC	First Mortgage	6/16/2013		
▶	Start Up Purchase Program	START	First Mortgage	12/17/2012		
▶	Step Up Purchase Program	SUPUR	First Mortgage	12/17/2012		
▶	Step Up Refinance Program	SUREFI	First Mortgage	12/17/2012		

3. 

New Loan Commitment

5. Select the correct office
6. Click the arrow next to correct **Allotment Name**
 - Green selections have dropdowns for Allocation Name
 - Allocations are the product/downpayment combination desired

5. 

PROGRAM: Start Up Purchase Program


LENDER: Brian Boitano's House O'Mortgage - 999900

Validation Summary

- Loan: Lender/Originator is required.
- Funds: Funds Allotment and/or Funds Allocation is required for the Program Manual Allotment.

FUNDS BY PROGRAM: Row with green text: Funds Allocation is required

	ALLOTMENT NAME	PRIORITY	CURRENT FUNDS	AVAILABLE FUNDS	RESERVED \$	MORTGAGE TYPE
▶	Conventional Insured Start Up (FFY 2016)		\$90,000,000.00	\$87,285,322.00	\$2,714,678.00	Conventional Insured
▶	Conventional Uninsured Start Up (FFY 2016)		\$90,000,000.00	\$88,664,174.00	\$1,335,826.00	Conventional Uninsured
▶	Government Start Up (FFY 2016)		\$60,000,000.00	\$59,094,030.00	\$905,970.00	

6. 

New Loan Commitment

7. Single click the correct

Allocation Name

— Choose the correct program (with or without a downpayment loan)

8. “New Loan” will become selectable

The screenshot shows a web application interface for creating a new loan commitment. At the top, there are navigation buttons: 'MAIN MENU', 'PREVIOUS', and 'NEW LOAN'. A red arrow points to the 'NEW LOAN' button with the number '8.' next to it. Below the navigation bar, there are dropdown menus for 'PROGRAM' (set to 'Start Up Purchase Program') and 'LENDER' (set to 'American Mortgage & Equity Consultants, Inc.- Eagan - 396002'). A 'Validation Summary' section lists two red error messages: 'Loan: Lender/Originator is required.' and 'Funds: Funds Allotment and/or Funds Allocation is required for the Program Man'. Below this is a section for 'FUNDS BY PROGRAM' with a green text note: 'Row with green text: Funds Allocation is required'. The main part of the form is a table with columns: 'ALLOTMENT NAME', 'PRIORITY', 'CURRENT FUNDS', and 'AVAILABLE FUNDS'. The table is expanded to show a sub-section for 'Government Start Up (FFY 2016)' with a total of \$77,500,000.00 and \$36,265.00 available. Within this sub-section, there is another table with columns: 'ALLOCATION NAME', 'PRIORITY', and 'CURRENT FUNDS'. A red box highlights the first column of this inner table, and a red arrow points to the last row, 'Government w/Monthly Payment Loan 1% Origination Fee', with the number '7.' next to it. The rows in the inner table are: 'Government 1st Mortgage Only 0% Origination Fee' (\$8,000,000.00), 'Government 1st Mortgage Only 1% Origination Fee' (\$10,000,000.00), 'Government w/Deferred Payment Loan 0% Origination Fee' (\$10,000,000.00), 'Government w/Deferred Payment Loan 1% Origination Fee' (\$20,000,000.00), 'Government w/Monthly Payment Loan 0% Origination Fee' (\$10,000,000.00), and 'Government w/Monthly Payment Loan 1% Origination Fee' (\$19,500,000.00).

ALLOTMENT NAME	PRIORITY	CURRENT FUNDS	AVAILABLE FUNDS
Government Start Up (FFY 2016)			
		\$77,500,000.00	\$36,265.00
Allocation Details			
ALLOCATION NAME	PRIORITY	CURRENT FUNDS	
Government 1st Mortgage Only 0% Origination Fee		\$8,000,000.00	
Government 1st Mortgage Only 1% Origination Fee		\$10,000,000.00	
Government w/Deferred Payment Loan 0% Origination Fee		\$10,000,000.00	
Government w/Deferred Payment Loan 1% Origination Fee		\$20,000,000.00	
Government w/Monthly Payment Loan 0% Origination Fee		\$10,000,000.00	
Government w/Monthly Payment Loan 1% Origination Fee		\$19,500,000.00	

Loan Info Tab

1. Complete all required fields (blue icons)
 - Click calculator icon for P&I payment
 - Choose “Initiative” only if using **Deferred Payment Plus** loan

Borrower: Belcher, Bob Lender: 999900 - Brian Boitano's House O'Mortgage Program: Start Up Purchase Program

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	TIMELINE	ATTACHMENTS	OTHER
LOAN NUMBER: 0012635281	ALLOTMENT/ALLOCATION: Government Start Up (FFY)			Government 1st Mortgage			
LENDER LOAN NUMBER:	APPROVED/WORKING STAGES: Commitment			Purchase Approved			
LENDER CASE NUMBER:	STATUS: Current						
COMMITMENT DATE: 05/10/2016	ESTIMATED CLOSING DATE: 07/01/2016						
INITIATIVE:	LOAN AMOUNT: \$190,000.00						
INTEREST RATE: 1.1000 %	TERM IN MONTHS: 360						
AMORTIZATION: Fixed Rate	P&I: \$619.88						
LOAN TYPE: Federal Home Administration	PURCHASE PRICE: \$200,000.00						
	ADDITIONAL ACQUISITION COST: \$0.00						
	ACQUISITION PRICE: \$200,000.00						

Loan Type Choices:

LOAN TYPE:

Conventional Insured
Conventional Uninsured
Federal Home Administration
Rural Development (RD)
Veteran Affairs (VA)

Origination Tab

1. Complete all required fields (blue icons)
 - Select the correct loan officer

LOAN INFO **ORIGINATION** PROPERTY INFO BORROWERS FINANCE OTHER

LENDER: Test Bank LENDER CITY: Saint Paul

LOAN OFFICER: OFFICER ASSIGNED DATE:

LOAN PROCESSOR: PROCESSOR ASSIGNED DATE:

DATES

EXPIRATION:

CANCEL:

REJECTED:

Property Info Tab

1. Complete all required fields (blue icons)
 - In the “City” dropdown select the correct city/county combo
 - Census Tract **is** required – enter “9999.99” in the first box

LOAN INFO ORIGINATION **PROPERTY INFO** BORROWERS FINANCE OTHER

Ⓢ ZIP CODE: -

Ⓢ ADDRESS:

Ⓢ CITY:

Ⓢ COUNTY:

Ⓢ STATE:

Ⓢ CENSUS TRACT: .

LEGAL DESCRIPTION:

VALUE AMOUNT: \$0.00

Ⓢ BUILDING TYPE:

Ⓢ YEAR BUILT:

Ⓢ CATEGORY:

Ⓢ NUMBER OF UNITS: 1

TITLE TO BE HELD AS:

TARGET / NON TARGET:

Select Non-Target

Borrowers Tab

1. Single click “Borrower” and then click “Edit”

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER			
TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower								

EDIT

ADD

DELETE

Borrowers Tab

2. Complete all applicable fields, filling out borrower(s)'s information as completely as possible
3. Click "OK"


The screenshot shows a web form for entering borrower information. A large red rounded rectangle encloses the top section of the form, which includes fields for TYPE (set to 'Borrower'), OWNER TYPE (set to 'Individual'), LAST NAME, FIRST NAME, MIDDLE INITIAL, SOCIAL SECURITY, DATE OF BIRTH, AGE, SEX, MARITAL STATUS, ON TITLE, FIRST TIME BUYER, RACE (with checkboxes for WHITE, ASIAN, BLACK OR AFRICAN AMERICAN, AMERICAN INDIAN OR ALASKAN NATIVE, NATIVE HAWAII OR OTHER PACIFIC ISLAND), and ETHNICITY. Below this, a smaller red rectangle highlights the CREDIT SCORE (set to 0), CREDIT REPORT AGENCY, CREDIT REPORT DATE, and HOME PHONE fields. At the bottom center, a red square highlights the 'OK' button, with a 'CANCEL' button to its right.

Borrowers Tab

4. To add additional borrower, click “Add” button
 - “Edit” screen will automatically pop up
5. Repeat edit for co-borrower

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER				
	TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE
Borrower									

EDIT ADD DELETE



Borrowers Tab

6. Complete required fields at bottom of Borrowers tab

- Dependents under 18
- Other Dependents – over the age of 18
- Disabled Household – *if applicable*
- Program Total HH Income – *annual eligibility income*

① HOUSEHOLD SIZE:	<input type="text"/>	① DEPENDENTS UNDER 18:	<input type="text" value="0"/>
① OTHER DEPENDENTS:	<input type="text" value="0"/>		
DISABLED HOUSEHOLD:	<input type="checkbox"/>		
① PROGRAM TOTAL HH INCOME:	<input type="text" value="\$0.00"/>		

Other Tab

1. Enter “No” for “Personal Property in Transaction”
2. For Conventional loans, choose Fannie or Freddie
3. For Deferred Payment Plus loans, enter “Y” or “N” for “Housing Ratio 28% or Above” and enter a ratio (XX.XX) in “Housing Ratio”

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE OTHER

HOUSING RATIO 28% OR ABOVE Y/N

HOUSING RATIO

HFA PREFERRED RISK SHARING Y/N

PERS. PROPERTY IN TRANSACTION?

OTHER ADDITIONAL LOAN

FANNIE / FREDDIE

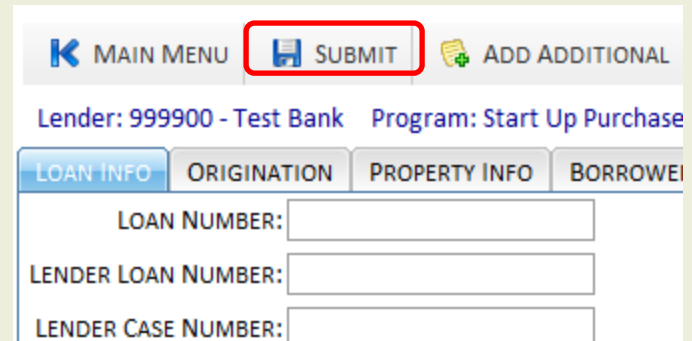
Fannie

Freddie

Downpayment Loan

If no downpayment loan:

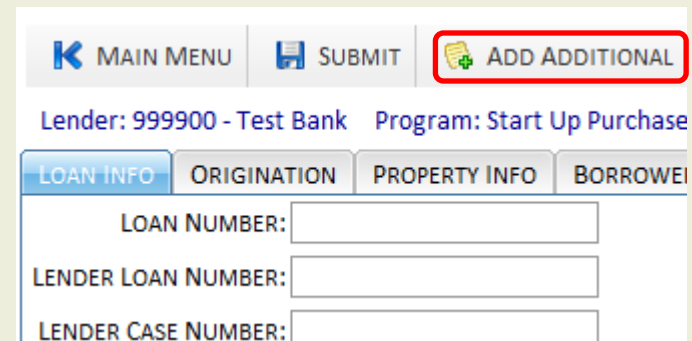
- Click “Submit”
- Receive [Message Summary](#) or
- [Validation Summary](#)



The screenshot shows a web application interface for a loan. At the top, there are three buttons: 'MAIN MENU' (with a left arrow icon), 'SUBMIT' (with a floppy disk icon and highlighted by a red box), and 'ADD ADDITIONAL' (with a plus icon). Below these buttons, the text 'Lender: 999900 - Test Bank' and 'Program: Start Up Purchase' is displayed. A tabbed interface is visible with four tabs: 'LOAN INFO' (selected), 'ORIGINATION', 'PROPERTY INFO', and 'BORROWER'. Under the 'LOAN INFO' tab, there are three input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', and 'LENDER CASE NUMBER:'. Each field has a corresponding text input box.

If downpayment loan:

- Click on “Add Additional”
- [Loan Commitment](#)
[Downpayment Loan](#)



This screenshot is identical to the one above, showing the same web application interface. However, in this instance, the 'ADD ADDITIONAL' button (with a plus icon) is highlighted with a red box, while the 'SUBMIT' button is not.

Downpayment Loan

1. Single click correct downpayment
2. “New Loan” is now selectable

MAIN MENU NEW LOAN 2.

		PROGRAM NAME	CODE	PROGRAM TYPE	START DATE
▶		Deferred Payment Loan Program	DFPMT	Down Payment	12/17/2012
▶		Monthly Payment Loan Program	MLPMT	Down Payment	12/17/2012

1.

Downpayment Loan

3. Single click arrow next to the correct product
 - Selection will be green
 - Product and program name
4. Single click correct product
 - Choose correct program *(with or without a downpayment loan)*
5. “New Loan” becomes selectable

Suggested Sites

Minnesota Housing Finance Agency

Single Family Loan Comm

Minnesota Housing | Census Tracts | Zip + 4 | Current I

MAIN MENU **PREVIOUS** **NEW LOAN**

PROGRAM: Start Up Purchase Program

LENDER: Alerus Mortgage - Arden Hills - 014101

Validation Summary

- Loan: Lender/Originator is required.
- Funds: Funds Allotment and/or Funds Allocation is required for the Program Manual Allotment.

FUNDS BY PROGRAM: Row with green text: Funds Allocation is required

ALLOTMENT NAME	PRIORITY	CURRENT FUNDS	AVAILABLE FUNDS	RESERVED \$
Government Start Up (FFY 2016)		\$75,000,000.00	\$37,748,284.13	\$34,07
Government 1st Mortgage Only 0% Origination Fee		\$10,000,000.00		\$888,413.17
Government 1st Mortgage Only 1% Origination Fee		\$10,000,000.00		\$2,315,740.12
Government w/Deferred Payment Loan 0% Origination Fee		\$10,000,000.00		\$5,249,169.98
Government w/Deferred Payment Loan 1% Origination Fee		\$20,000,000.00		\$10,447,769.26
Government w/Monthly Payment Loan 0% Origination Fee		\$10,000,000.00		\$2,584,888.96
Government w/Monthly Payment		\$15,000,000.00		\$12,585,855.43

Downpayment Loan

6. Enter loan amount in increments of \$100
7. Click calculator icon for P&I payment
8. Click “Submit”

The screenshot shows the 'ADDITIONAL LOAN' form in the Minnesota Housing Finance Agency system. The form is titled 'ADDITIONAL LOAN' and includes fields for 'LOAN NUMBER', 'PROGRAM', 'SERVICER', 'LOAN TYPE', 'LOAN AMOUNT', 'INTEREST RATE', 'DISCOUNT RATE', 'AMORTIZATION', 'TERM IN MONTHS', and 'P&I'. The 'LOAN AMOUNT' field is highlighted with a red box and a red arrow labeled '6.'. The 'P&I' field is highlighted with a red box and a red arrow labeled '7.'. The 'SUBMIT' button is highlighted with a red box and a red arrow labeled '8.'. The form also includes a 'MAIN MENU' button, a 'CANCEL LOAN' button, an 'ADD ADDITIONAL' button, and a 'QUICK SEARCH' button. The borrower information is 'Borrower: Ewing, Patrick' and the lender is 'Lender: 999900 - Test Bank'. The program is 'Start Up Purchase Program'. The form is divided into tabs: 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', 'BORROWERS', 'FINANCE', 'OTHER', and 'ADDITIONAL LOAN'.

8.

6.

7.

Successful Commitment

If you receive a **Message Summary**, the loan was successful and is in Commitment stage.

Message Summary

- The loan was added successfully.
- The current loan's stage is Commitment.
- Additional Loan
 - The loan was added successfully.
 - The current loan's stage is Commitment.
- You can use the [Create Report] toolbar button any time to create a report to print.

Compliance Issues

If you receive a **Validation Summary**, you'll see which items are out of program compliance.

- Items must be adjusted for successful loan commitment
- Check loan parameters to make sure the loan is within program limits

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER	ADDITIONAL LOAN	ERRORS
-----------	-------------	---------------	-----------	---------	-------	-----------------	--------

Validation Summary

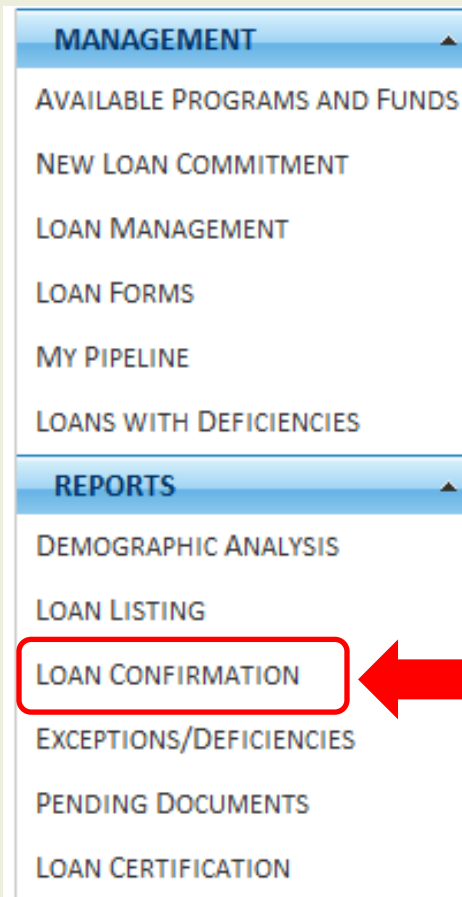
- Compliance Problems:
 - 314: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio on the Other tab or select
 - 313: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio 28% or above Y/N on the
 - 23.1: Property Census Tract is blank. Please enter 9999.99. Due to system constraints, Minnesota Housing will determine and enter census tract and targeting information.



Print Commitment Confirmation

Print Commitment Confirmation

1. Click “Loan Confirmation”



Print Commitment Confirmation

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”


3.



 MAIN MENU

 CLEAR

 **SEARCH LOANS**

 ADVANCED SEARCH



LOAN NUMBER:

2.

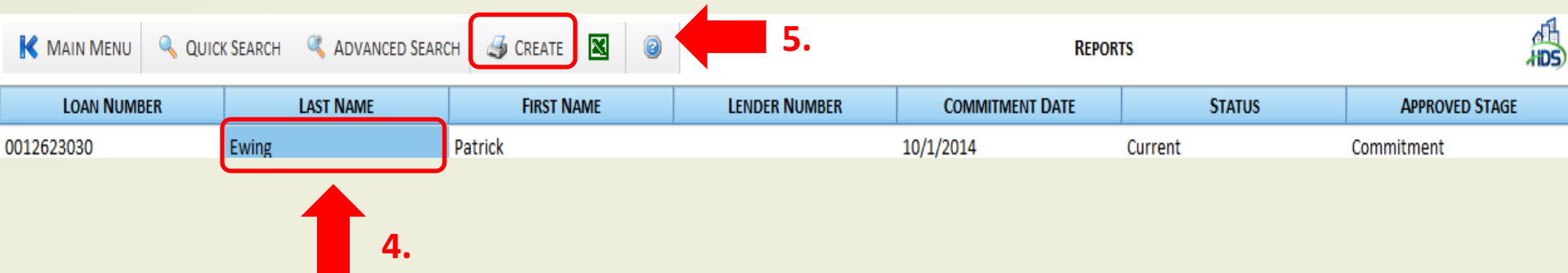
LAST NAME:

LENDER LOAN NUMBER:

FIRST NAME:

Print Commitment Confirmation

4. Single click correct loan and borrower
 - “Create Report” will appear
5. Click “Create Report”



Navigation bar: MAIN MENU, QUICK SEARCH, ADVANCED SEARCH, CREATE, [Checkmark icon], [Help icon]

REPORTS

LOAN NUMBER	LAST NAME	FIRST NAME	LENDER NUMBER	COMMITMENT DATE	STATUS	APPROVED STAGE
0012623030	Ewing	Patrick		10/1/2014	Current	Commitment

Print Commitment Confirmation

Or go to Forms
Generator to
print
Commitment
Notification



Minnesota Housing Finance Agency **Single Family Loan Commitment**
Minnesota Housing | Census Tracts | Zip + 4 | Current Interest Rate

[MAIN MENU](#) [GENERATE FORM](#)

Borrower: Nong, Mony Lender: 676106 - Pacific Union Financial, LLC - Brooklyn Park Program: Start Up Purchase Program

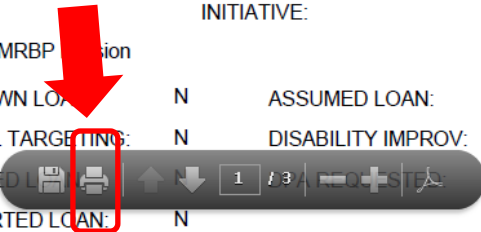
	LOAN NUMBER	
<input checked="" type="checkbox"/>	0012636062	Allocation (loan type) Change Request
<input type="checkbox"/>	0012636062	Allocation (loan type) Change Request for commitments before 6/14/2016
<input type="checkbox"/>	0012636062	Appliance Form
<input type="checkbox"/>	0012636062	Borrower Affidavit (Start Up)
<input checked="" type="checkbox"/>	0012636062	Commitment Notification (Start Up)
<input type="checkbox"/>	0012636062	Conventional/RD First Mortgage Deed Amendment (Start)
<input type="checkbox"/>	0012636062	Deferred Payment Loan Mortgage
<input type="checkbox"/>	0012636062	Deferred Payment Loan Mortgage - 3 borrowers
<input type="checkbox"/>	0012636062	Deferred Payment Loan Note
<input type="checkbox"/>	0012636062	Deferred Payment Loan Note - 3 borrowers
<input type="checkbox"/>	0012636062	FHA Award Letter
<input type="checkbox"/>	0012636062	FHA DPA Commitment Form
<input type="checkbox"/>	0012636062	FHA First Mortgage Deed Amendment (Start Up)
<input type="checkbox"/>	0012636062	Loan Lock Extension Request
<input type="checkbox"/>	0012636062	Monthly Payment Loan Mortgage
<input type="checkbox"/>	0012636062	Monthly Payment Loan Mortgage - 3 borrowers
<input type="checkbox"/>	0012636062	Monthly Payment Loan Note
<input type="checkbox"/>	0012636062	Monthly Payment Loan Note - 3 borrowers

Print Commitment Confirmation

6. Print loan confirmation by hovering over bottom of screen and clicking print icon

Loan Confirmation Report

LOAN INFO									
LOAN #:					STAGE: Commitment				
BORROWER:					STATUS: Current				
AGENCY: Minnesota Housing Finance Agency									
PROGRAM: Start Up Purchase Program									
LOAN AMOUNT: \$149,350.00									
RATE: 4.8750%			TERM: 360						
DISCOUNT RATE:			DISCOUNT AMOUNT:			ASSISTANCE AMT:			
MONTHLY P&I: \$790.37						% ASSISTANCE:			
LOAN TYPE: Conventional Insured					AMORTIZATION: Fixed Rate				
PRODUCT TYPE:					INITIATIVE:				
SERVICER: US Bank Home Mortgage- MRBP Division									
ADDITIONAL MTG:	N	BUY DOWN LOAN:	N	ASSUMED LOAN:	N	CLOSED:	N		
PREVIOUS LOAN:	N	SPECIAL TARGETING:	N	DISABILITY IMPROV:	N	SOLD TO TRUSTEE:	N		
SECURE LOAN:	N	SERVICED LOAN:	N	ARCHIVE LOAN:	N				
POOLED:	N	CONVERTED LOAN:	N						

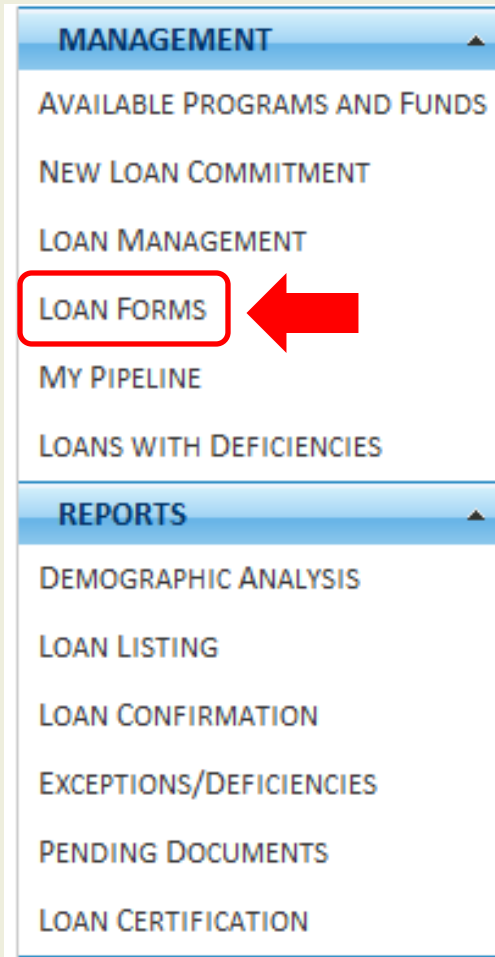




Forms Generator

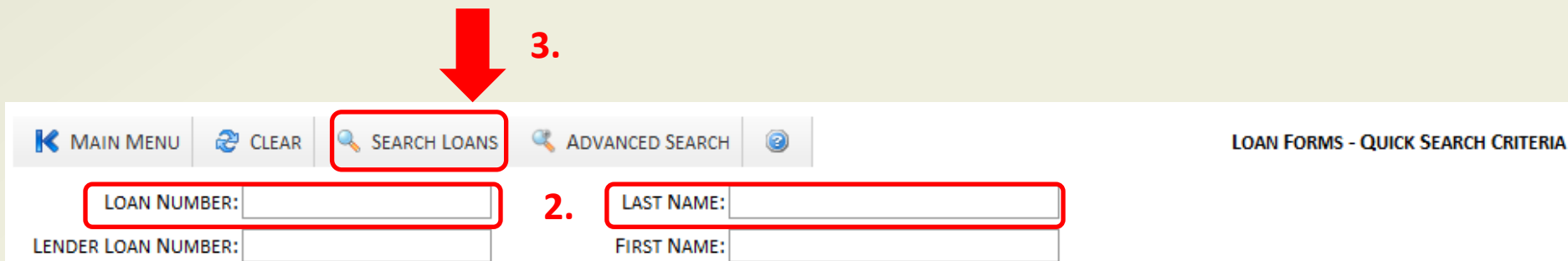
Forms Generator

1. Click “Loan Forms”



Forms Generator

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”



3.

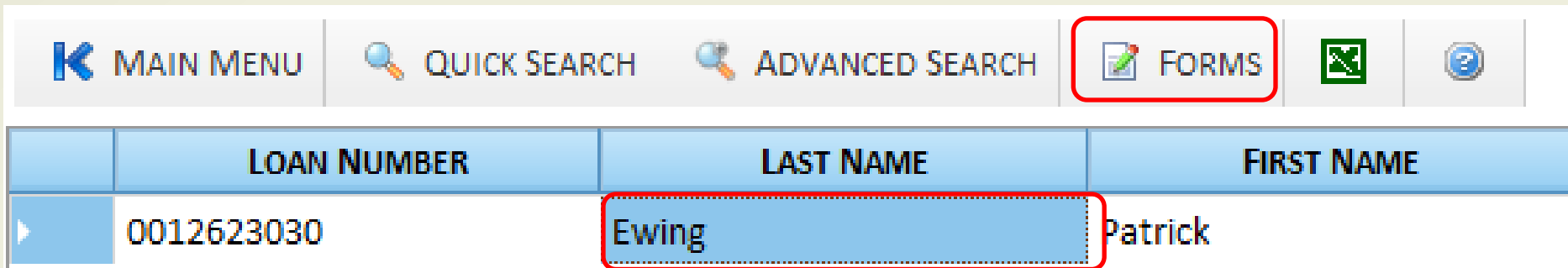
MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH ?

LOAN FORMS - QUICK SEARCH CRITERIA

2. LOAN NUMBER: LENDER LOAN NUMBER: LAST NAME: FIRST NAME:

Forms Generator

4. Single click correct loan and borrower
 - “Forms” will appear
5. Click on “Forms”



	LOAN NUMBER	LAST NAME	FIRST NAME
▶	0012623030	Ewing	Patrick

Forms Generator

6. Check boxes for all of the forms needed (Start Up, FHA, Monthly Payment, etc.)

7. Click “Generate Form”

6.



Minnesota Housing Finance Agency **Single Family Loan**
Minnesota Housing | Census Tracts | Zip

[MAIN MENU](#) [GENERATE FORM](#)

Borrower: Nong, Mony Lender: 676106 - Pacific Union Financial, LLC - Brooklyn Park


	LOAN NUMBER	
<input checked="" type="checkbox"/>	0012636062	Allocation (loan type) Change Request
<input type="checkbox"/>	0012636062	Allocation (loan type) Change Request for commitment
<input type="checkbox"/>	0012636062	Appliance Form
<input type="checkbox"/>	0012636062	Borrower Affidavit (Start Up)
<input type="checkbox"/>	0012636062	Commitment Notification (Start Up)
<input type="checkbox"/>	0012636062	Conventional/RD First Mortgage Deed Amendment (Sta
<input type="checkbox"/>	0012636062	Deferred Payment Loan Mortgage
<input type="checkbox"/>	0012636062	Deferred Payment Loan Mortgage - 3 borrowers
<input type="checkbox"/>	0012636062	Deferred Payment Loan Note
<input type="checkbox"/>	0012636062	Deferred Payment Loan Note - 3 borrowers
<input type="checkbox"/>	0012636062	FHA Award Letter
<input type="checkbox"/>	0012636062	FHA DPA Commitment Form
<input type="checkbox"/>	0012636062	FHA First Mortgage Deed Amendment (Start Up)
<input type="checkbox"/>	0012636062	Loan Lock Extension Request
<input type="checkbox"/>	0012636062	Monthly Payment Loan Mortgage
<input type="checkbox"/>	0012636062	Monthly Payment Loan Mortgage - 3 borrowers
<input type="checkbox"/>	0012636062	Monthly Payment Loan Note
<input type="checkbox"/>	0012636062	Monthly Payment Loan Note - 3 borrowers

7.



Forms Generator

8. Forms will auto-populate most loan information from the system
9. Print the forms



**Start Up
Borrower Affidavit**

INSTRUCTIONS:
Complete item #1. Items #2 through #20 must be reviewed, investigated and evaluated by the Minnesota Housing Lending Partner.

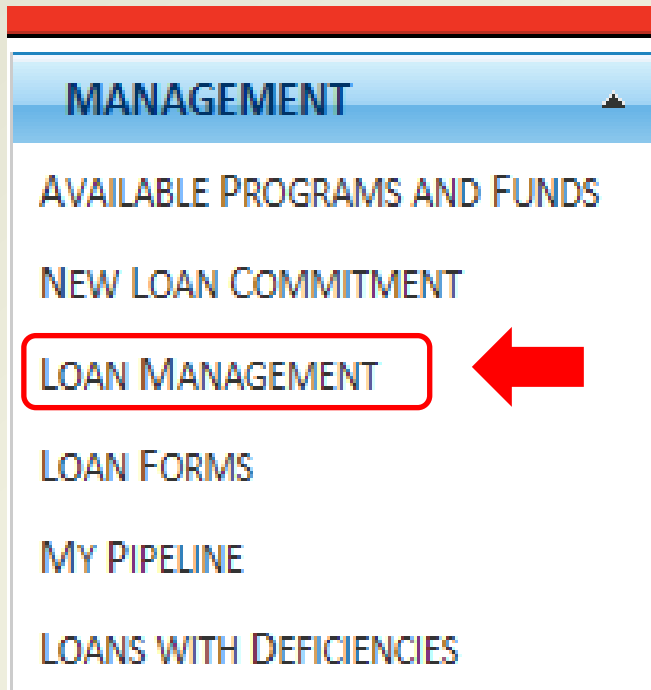
The Borrower Affidavit must be executed by the Borrower(s) and duly notarized.

**BORROWER AFFIDAVIT
FOR
START UP**



Uploading Documents to the System

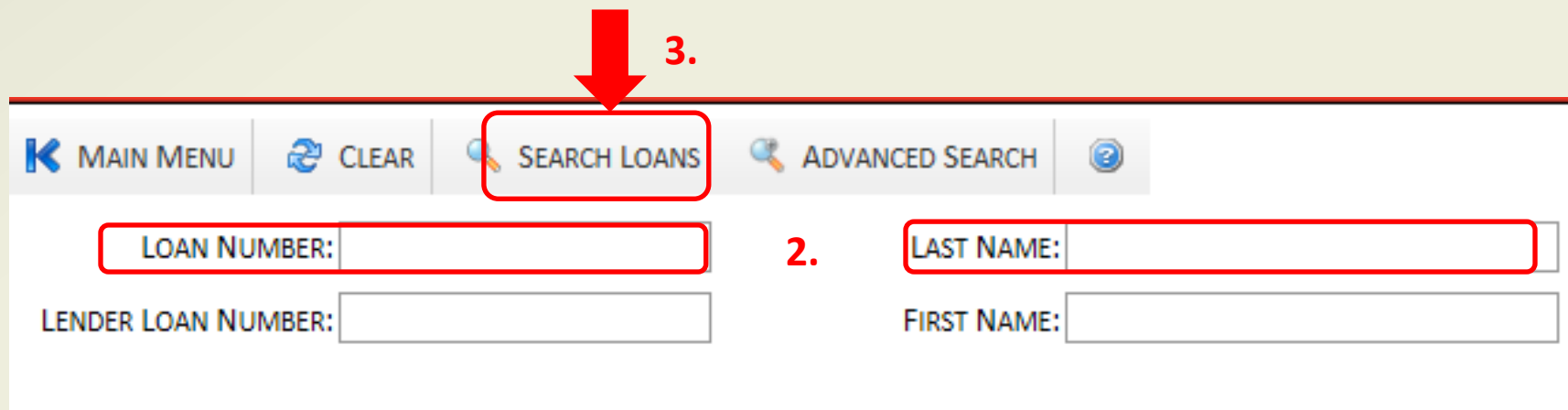
Uploading Documents



1. To access the loan, click “Loan Management”

Uploading Documents

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”



3.

2.

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH

LOAN NUMBER:


LENDER LOAN NUMBER:


LAST NAME:

FIRST NAME:

Uploading Documents


3. Click on paper icon to open loan



	LOAN NUMBER	LAST NAME	FIRST NAME
	0012637119	Silver	John

Uploading Documents

4. Click on “Attachments”



LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	TIMELINE	ATTACHMENTS	OTHER	ADDITIONAL LOAN
LOAN NUMBER:	0012637119		ALLOTMENT/ALLOCATION:		Government Start Up (FFY)		Government w/Monthly Pa	
LENDER LOAN NUMBER:			APPROVED/WORKING STAGES:		Commitment		Purchase Approved	
LENDER CASE NUMBER:			STATUS:		Current			
COMMITMENT DATE:	08/12/2016		Ⓢ ESTIMATED CLOSING DATE:		10/12/2016			
INITIATIVE:			Ⓢ LOAN AMOUNT:		\$158,000.00			
Ⓢ INTEREST RATE:	3.2500 %		Ⓢ TERM IN MONTHS:		360			
Ⓢ AMORTIZATION:	Fixed Rate		P&I:		\$687.63			
			Ⓢ PURCHASE PRICE:		\$170,000.00			
Ⓢ LOAN TYPE:	Federal Home Administration		ADDITIONAL ACQUISITION COST:		\$0.00			
			ACQUISITION PRICE:		\$170,000.00			

Uploading Documents

5. Add a description, click “Browse,” and locate the document on your computer.

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE TIMELINE **ATTACHMENTS** OTHER ADDITIONAL LOAN

UPLOAD DOCUMENT

DESCRIPTION: allocation change request

SELECTED DOCUMENT: Browse...

Clear Upload

DOCUMENTS

#	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
No data to display		

Uploading Documents

7. Click “Upload”

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE TIMELINE **ATTACHMENTS** OTHER ADDITIONAL LOAN

UPLOAD DOCUMENT

DESCRIPTION: allocation change request

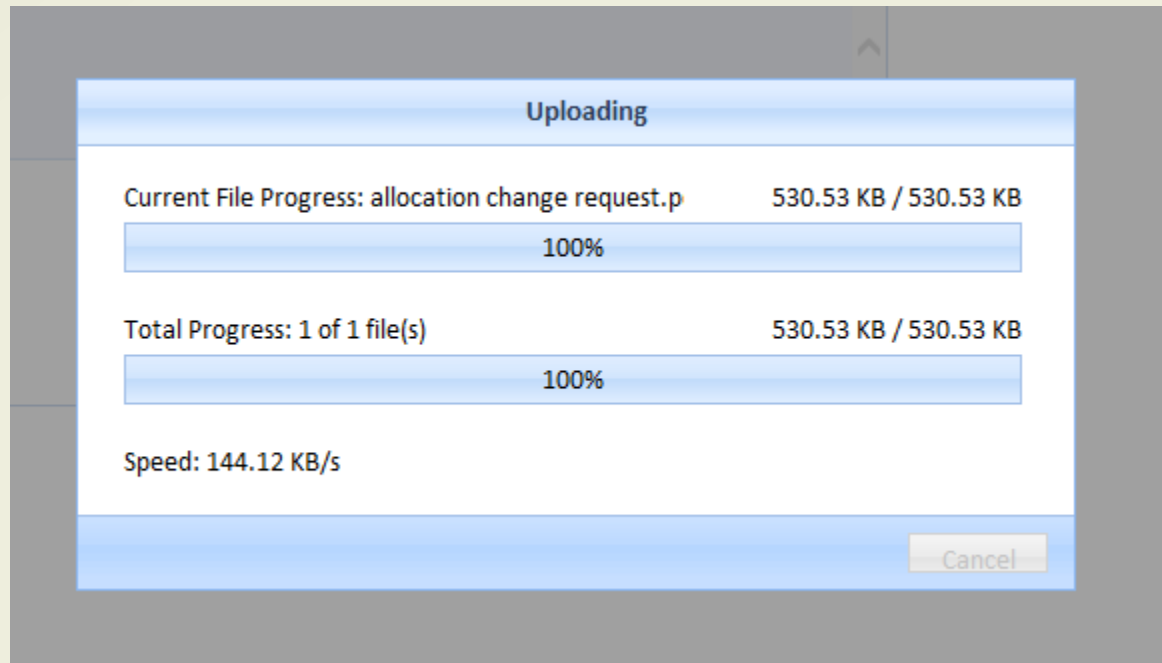
SELECTED DOCUMENT: allocation change request.pdf

DOCUMENTS

#	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
No data to display		

Uploading Documents

8. Wait while document uploads



Uploading Documents

9. Document is now available

10. E-mail mnhousing.solution@state.mn.us

- you must let us know you've uploaded a document

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE TIMELINE **ATTACHMENTS** OTHER ADDITIONAL LOAN

UPLOAD DOCUMENT

DESCRIPTION:

SELECTED DOCUMENT:

DOCUMENTS

#	DOCUMENT DESCRIPTION	SELECTED DOCUMENT
Delete Download	allocation change request	allocation change request.pdf



Funding Approve

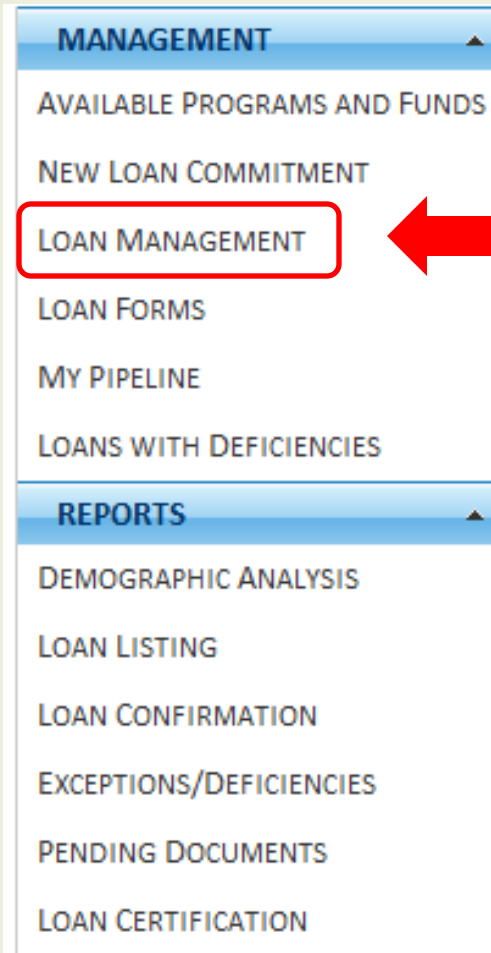
Funding Approve

Minnesota Housing	U.S. Bank
Funding Approve	Compliance Approval

- Last step to a successful Minnesota Housing loan
- You verify loan information and certify that all information:
 - Has been updated with any changes
 - Matches the loan file sent or imaged to U.S. Bank
 - Meets Minnesota Housing requirements
 - Meets legal requirements

Funding Approve

1. To access the loan, click “Loan Management”



Funding Approve

2. Search loan by “Loan Number” or “Last Name”
3. Click “Search Loans”

2.

3.

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH ?

LOAN FORMS - QUICK SEARCH CRITERIA

LOAN NUMBER: LENDER LOAN NUMBER: LAST NAME: FIRST NAME:

Funding Approve

4. If you can't find your loan, click "Advanced Search"
5. Enter Social Security Number
6. Click "Search Loans"

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH

LOAN NUMBER:

LENDER LOAN NUMBER:

LAST NAME:

FIRST NAME:

MAIN MENU CLEAR SEARCH LOANS

LOAN INFO

LOAN NUMBER:

RATE:

INCLUDE ARCHIVED: ☐

BORROWER INFO

LAST NAME:

SSN:

LENDER INFO

LENDER LOAN NUMBER:

COMPLIANCE SPECIALIST:

LOAN OFFICER:

PROPERTY INFO

CITY:

FINANCE INFO







POOL NUMBER:

CUSIP NUMBER:

Funding Approve

7. Single click the correct borrower
8. Click “Funding Approve”



 MAIN MENU  QUICK SEARCH  ADVANCED SEARCH  UPDATE COMMITMENT  **FUNDING APPROVE** 

LOAN NUMBER

LAST NAME

FIRST NAME

LENDER NUMBER

0012623030

Ewing

Patrick



Loan Info Tab

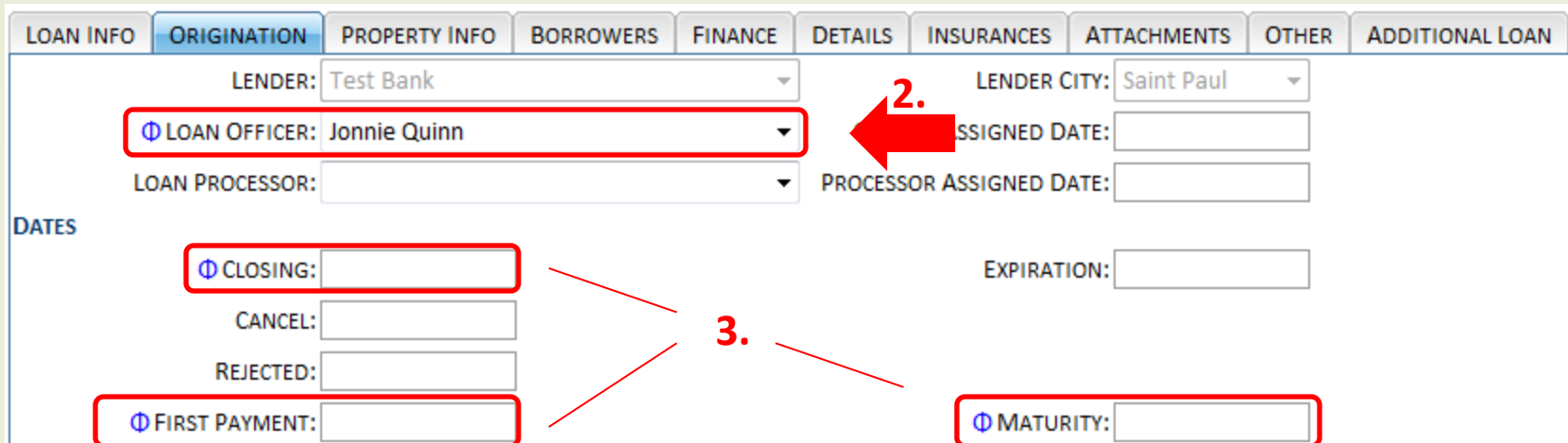
1. Verify all information and edit fields if necessary to match closing documents

Borrower: Belcher, Bob Lender: 999900 - Brian Boitano's House O'Mortgage Program: Start Up Purchase Program

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	TIMELINE	ATTACHMENTS	OTHER
LOAN NUMBER:	0012635281	ALLOTMENT/ALLOCATION:	Government Start Up (FFY)	Government 1st Mortgage			
LENDER LOAN NUMBER:		APPROVED/WORKING STAGES:	Commitment	Purchase Approved			
LENDER CASE NUMBER:		STATUS:	Current				
COMMITMENT DATE:	05/10/2016	ESTIMATED CLOSING DATE:	07/01/2016				
INITIATIVE:		LOAN AMOUNT:	\$190,000.00				
INTEREST RATE:	1.1000 %	TERM IN MONTHS:	360				
AMORTIZATION:	Fixed Rate	P&I:	\$619.88				
LOAN TYPE:	Federal Home Administration	PURCHASE PRICE:	\$200,000.00				
		ADDITIONAL ACQUISITION COST:	\$0.00				
		ACQUISITION PRICE:	\$200,000.00				

Origination Tab


1. Verify all information and edit fields if necessary
2. Select “Loan Officer”
3. Enter “Closing” (date), “First Payment” (date), and “Maturity” (date)



LOAN INFO | **ORIGINATION** | PROPERTY INFO | BORROWERS | FINANCE | DETAILS | INSURANCES | ATTACHMENTS | OTHER | ADDITIONAL LOAN

LENDER: Test Bank

LENDER CITY: Saint Paul

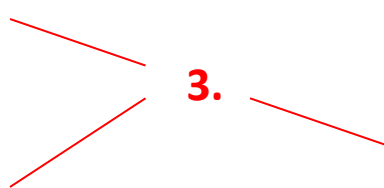
2.  **LOAN OFFICER:** Jonnie Quinn

ASSIGNED DATE:

LOAN PROCESSOR:

PROCESSOR ASSIGNED DATE:

DATES

3.  **CLOSING:**

CANCEL:

REJECTED:

FIRST PAYMENT:

EXPIRATION:

MATURITY:

Property Info Tab

1. Verify all information and edit fields if necessary
2. Enter “Legal Description,” “Value Amount,” “Valuation Method,” and “Title to Be Held As”

The screenshot shows the 'PROPERTY INFO' tab selected in a loan management interface. The form contains the following fields and values:

- ZIP CODE: 55418-
- ADDRESS: 2222 Taylor St. NE
- CITY: Minneapolis - Hennepin
- COUNTY: Hennepin
- STATE: MN
- CENSUS TRACT: 9999.99
- TARGET / NON TARGET: Non Target
- LEGAL DESCRIPTION: (empty)
- VALUE AMOUNT: \$0.00
- VALUATION METHOD: (empty)
- BUILDING TYPE: SINGLE_FAMILY
- YEAR BUILT: 1909
- CATEGORY: Existing
- NUMBER OF UNITS: 1
- TITLE TO BE HELD AS: (empty)

A red bracket on the left side of the form, labeled with a red '2.', groups the following fields: 'LEGAL DESCRIPTION', 'VALUE AMOUNT', 'VALUATION METHOD', and 'TITLE TO BE HELD AS'.

Borrowers Tab

1. Verify all information and edit fields if necessary
2. Enter “Counseling Class Completed” (date)

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	DETAILS	INSURANCES	ATTACHMENTS	OTHER	ADDITIONAL LOAN
TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE	
Borrower	Ewing	Patrick		3/3/1972	Male	Not Married		800	

TYPE: Borrower	OWNER TYPE: Individual
LAST NAME: Ewing	FIRST NAME: Patrick
MIDDLE INITIAL:	AGE: 42
DATE OF BIRTH: 03/03/1972	MARITAL STATUS: Not Married
SEX: Male	
ON TITLE: <input checked="" type="checkbox"/>	
FIRST TIME BUYER: <input checked="" type="checkbox"/>	
RACE: <input type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input checked="" type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAII OR OTHER PACIFIC ISLAND	
ETHNICITY: Non-Hispanic	
COUNSELING CLASS COMPLETED: <input type="text"/>	
CREDIT SCORE: 800	CREDIT REPORT AGENCY: Equifax
CREDIT REPORT DATE: 09/30/2014	
HOME PHONE: () -	

OK CANCEL

Borrowers Tab

3. Verify all information and edit fields if necessary

HOUSEHOLD SIZE:	<input type="text"/>	DEPENDENTS UNDER 18:	<input type="text" value="0"/>
OTHER DEPENDENTS:	<input type="text" value="0"/>		
DISABLED HOUSEHOLD:	<input type="checkbox"/>		
PROGRAM TOTAL HH INCOME:	<input type="text" value="\$0.00"/>		

Finance Tab

Only use this tab if there is secondary financing other than MN Housing DPA.

The screenshot displays the 'Loan Management - Detail' interface. At the top, there is a navigation bar with icons and labels for 'MAIN MENU', 'UPDATE', 'ADD ADDITIONAL', 'CONFIRMATION', 'FUNDING APPROVE', and a help icon. Below this, the loan details are shown: 'Borrower: Ewing, Patrick', 'Lender: 999900 - Test Bank', and 'Program: Start Up Purchase Program'. A series of tabs are visible: 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', 'BORROWERS', 'FINANCE' (which is selected and highlighted in blue), 'DETAILS', 'INSURANCES', 'ATTACHMENTS', 'OTHER', and 'ADDITIONAL LOAN'. Below the tabs, the section 'ADDITIONAL FINANCING' is shown. It contains a table with two columns: 'FINANCING SOURCE' and 'AMOUNT'. The table is currently empty. At the bottom right of the table area, there is a 'Total =' label. Below the table, there are two buttons: 'ADD' and 'DELETE'. A large red arrow points from the bottom right of the table area towards the 'ADD' button, which is also highlighted with a red square.

LOAN MANAGEMENT - DETAIL

Borrower: Ewing, Patrick Lender: 999900 - Test Bank Program: Start Up Purchase Program

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS **FINANCE** DETAILS INSURANCES ATTACHMENTS OTHER ADDITIONAL LOAN

ADDITIONAL FINANCING

FINANCING SOURCE	AMOUNT
Total =	

ADD DELETE

Details Tab

1. Verify all information and edit fields
2. Add “Note Amount,” “Closing Date,” “First Payment Date,” “Next Payment Date,” and “Maturity Date”

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	REHAB	DETAILS	INSURANCES	TI
BASE LOAN AMOUNT:		\$0.00				COMMITMENT DATE:	07/01/2016	
UPFRONT MIP AMOUNT:		\$0.00						
LOAN AMOUNT:		\$21,416.32				CLOSING DATE:	07/22/2016	
UNPAID PRINCIPAL BALANCE:		\$21,416.32				FIRST PAYMENT DATE:	09/01/2016	
NOTE AMOUNT:		\$21,416.32				NEXT PAYMENT DATE:	09/01/2016	
P&I:		\$128.47				MATURITY DATE:	08/01/2036	
MONTHLY TAXES:		\$0.00				PURCHASE POST DATE:		
PMI COVERAGE PERCENT:		0.00				DISBURSEMENT DATE:	07/29/2016	
PREPAID INTEREST:		\$0.00						
PREPAID PRINCIPAL:		\$0.00						

Insurances Tab

1. Verify all information and edit fields if necessary
2. If Mortgage Insurance is required:
 - Click “Add”
 - Add “Type,” “Policy Number,” “Policy Effective Date,” and “Vendor”
 - Click “OK”

The screenshot displays the 'Insurances Tab' in a software application. The interface includes a table with columns: TYPE, VENDOR, POLICY NUMBER, POLICY EFFECTIVE DATE, POLICY EXPIRATION DATE, COVERAGE AMOUNT, COVERAGE PERCENT, and DE. A modal form is open for adding a new insurance policy. The form contains the following fields and buttons:

- TYPE: (dropdown menu)
- POLICY NUMBER: (text input field)
- POLICY EFFECTIVE DATE: (text input field)
- VENDOR: (dropdown menu)
- OK (button)
- CANCEL (button)

Red arrows highlight the VENDOR field, the OK button, and the ADD button at the bottom right of the screen.


Other Tab

1. Verify all information and edit fields if necessary
2. Apply correct answers to:
 - Personal Property = No (capital “N” lowercase “o”)
 - Conventional Insured, Preferred Risk, DPL Plus
 - Must indicate if the loan is Fannie or Freddie

HOUSING RATIO 28% OR ABOVE Y/N	<input type="text"/>	DISASTER FEES	<input type="text"/>
HOUSING RATIO	<input type="text"/>	NUMBER OF BATHROOMS	<input type="text"/>
AUTO-PAY INCENTIVE Y/N	<input type="text"/>	GARAGE	<input type="text"/>
CLTV	<input type="text"/>	FANNIE / FREDDIE	Fannie
HFA PREFERRED RISK SHARING Y/N	<input type="text"/>	SPECIAL CIRCUMSTANCES MBS	<input type="text"/>
UNGUARANTEED ESTIMATED AMOUNT	<input type="text"/>	GREEN IMPROVEMENTS	<input type="text"/>
ENERGY AUDIT PERFORMED Y/N	<input type="text"/>	OPTIONAL TABLE 10	<input type="text"/>
DTI	<input type="text"/>	OPTIONAL TABLE 11	<input type="text"/>
DATE FORM(S) APPROVED BY MH	<input type="text"/>	OPTIONAL TABLE 12	<input type="text"/>
PERS. PROPERTY IN TRANSACTION?	No	OPTIONAL TABLE 13	<input type="text"/>

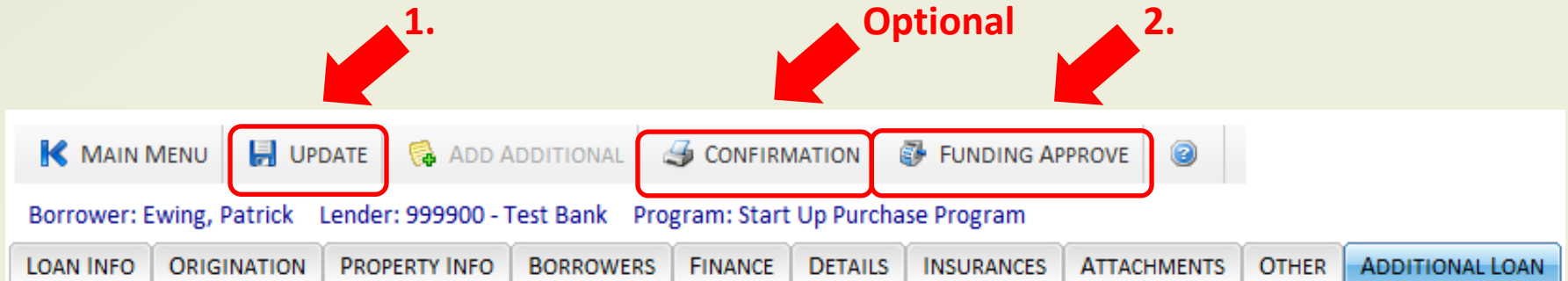
Additional Loan Tab

1. Verify all information and edit fields if necessary
 - Double check for correct loan amount (must be in increments of \$100)
 - Click the calculator icon if the loan amount has changed

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	DETAILS	INSURANCES	ATTACHMENTS	OTHER	ADDITIONAL LOAN
ADDITIONAL LOAN									
LOAN NUMBER: 0012623030-A									
PROGRAM: Monthly Payment Loan Program									
⊕ SERVICER: U. S. Bank Home Mortgage ▼									
⊕ LOAN TYPE: Other ▼									
⊕ LOAN AMOUNT: \$5,000.00									
⊕ INTEREST RATE: 5.0000 % ▼									
DISCOUNT RATE: ▼									
⊕ AMORTIZATION: Fixed Rate ▼									
⊕ TERM IN MONTHS: 120									
P&I: \$53.03									
									

Final Steps

1. Click “Update”
 - Optional: Click “Confirmation Report”
2. Click “Funding Approve”



Final Steps

3. Check box to certify information
4. Click “I Approve”

MAIN MENU **UPDATE** **ADD ADDITIONAL** **CONFIRMATION** **FUNDING APPROVE** **LOAN MANAGEMENT - DETAIL**

Borrower: Ewing, Patrick Lender: 999900 - Test Bank Program: Start Up Purchase Program

LOAN INFO **ORIGINATION** **PROPERTY INFO** **BORROWERS** **FINANCE** **DETAILS** **INSURANCES** **ATTACHMENTS** **OTHER** **ADDITIONAL LOAN** **FUNDING**

FEES

	LOAN NUMBER	DESCRIPTION	AMOUNT
	0012623030	Loan Amount	\$150,000.00
	0012623030	Net Loan Amount	(\$150,000.00)
	0012623030	Premium	\$1,500.00
	0012623030	Net Premium	(\$1,500.00)
	0012623030-A	Loan Amount	\$5,000.00

FUNDING APPROVAL

☒ By clicking on the **I Approve the Funding of the Loan** button, I certify the following:

All information provided to Minnesota Housing via the Single Family Mortgages Online System (SFMOS) is accurate and complete.

The loan is in compliance with all applicable Minnesota Housing manuals, policies and procedures.

All required loan documents have been executed.

The loan is in compliance with all applicable laws and regulations.

I Approve the Funding of the Loan

Final Steps

5. Receive “Successful Funding Approval” message

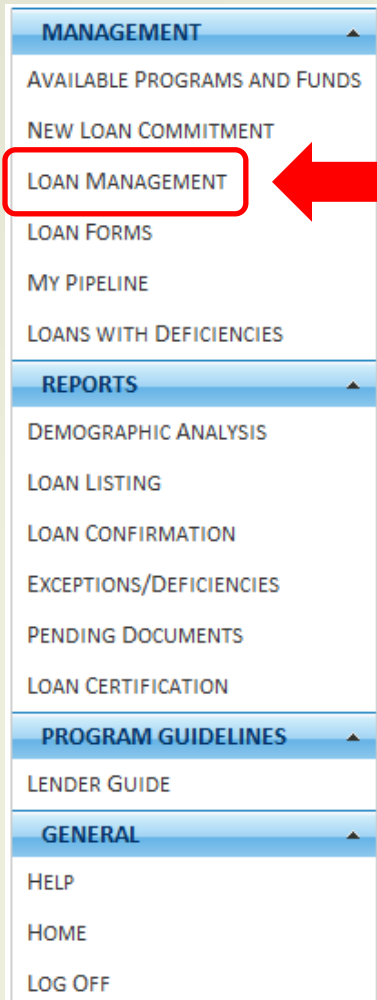
Message Summary

- The loan was modified successfully.
- The current loan's stage is Purchase Approved.
- Additional Loan
 - The loan was modified successfully.
 - The current loan's stage is Purchase Approved.
- You can use the [Create Report] toolbar button any time to create a report to print.



Cancel a Loan

Cancel a Loan



1. Click Loan Management

Cancel a Loan

2. Enter the “Loan Number” or “Last Name”
3. Click “Search Loans”

The screenshot shows a search interface with a top navigation bar and two input sections. The navigation bar contains links: 'MAIN MENU' (with a blue 'K' icon), 'CLEAR' (with a circular arrow icon), 'SEARCH LOANS' (with a magnifying glass icon and a red box around it), 'ADVANCED SEARCH' (with a magnifying glass icon), and a help icon (with a question mark icon). A red arrow points to the 'SEARCH LOANS' button, with a red '3.' next to it. Below the navigation bar, there are two input sections. The left section has a red arrow pointing to the 'LOAN NUMBER:' label, which is followed by an input field with a red box around it. Below this is a 'LENDER LOAN NUMBER:' label followed by an input field. The right section has a red arrow pointing to the 'LAST NAME:' label, which is followed by an input field with a red box around it. Below this is a 'FIRST NAME:' label followed by an input field. A red '2.' is placed between the two input sections.

MAIN MENU CLEAR SEARCH LOANS ADVANCED SEARCH ?

LOAN NUMBER:

LENDER LOAN NUMBER:

LAST NAME:

FIRST NAME:

Cancel a Loan

4. Single click the correct loan
5. Select “Update Commitment”

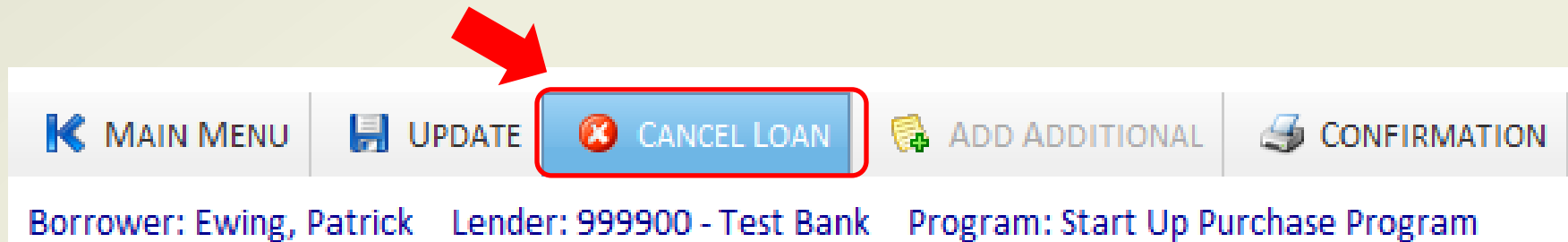
4.

5.

MAIN MENU	QUICK SEARCH	ADVANCED SEARCH	UPDATE COMMITMENT	FUNDING APPROVE				LOAN MANAGEMENT
LOAN NUMBER	LAST NAME	FIRST NAME	LENDER NUMBER	COMMITMENT DATE	STATUS			
0012623030	Ewing	Patrick		10/1/2014	Current			

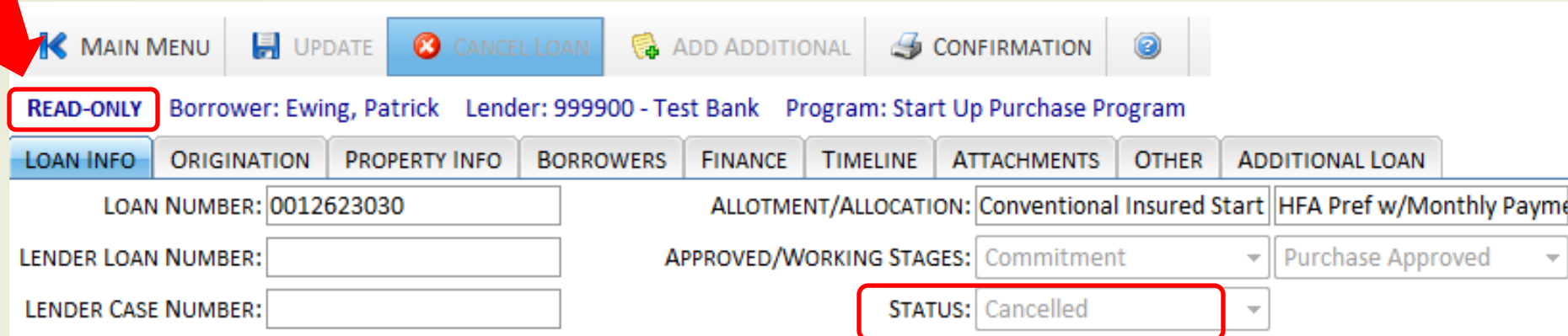
Cancel a Loan

6. Click “Cancel Loan”



Cancel a Loan

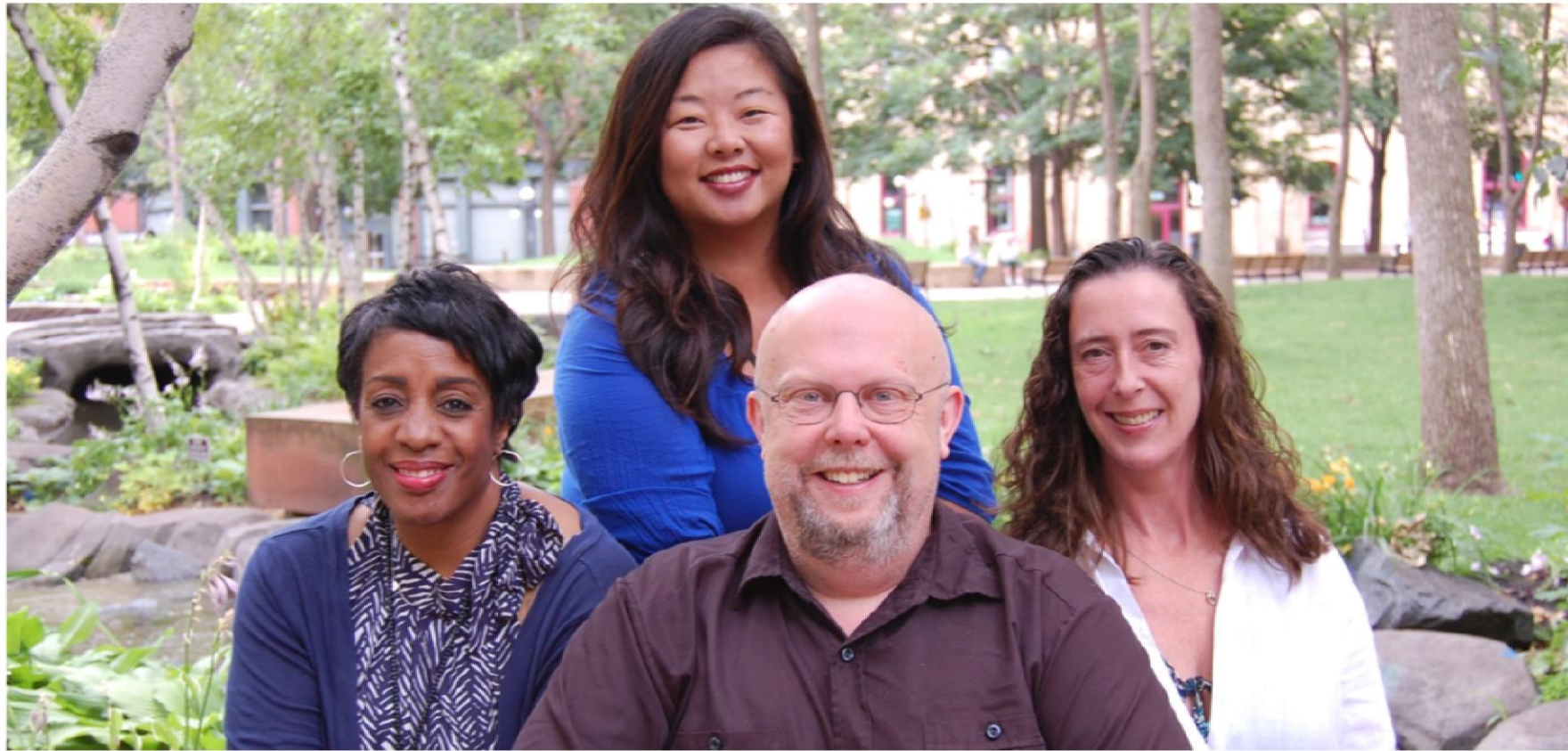
- Once a loan has been cancelled, “Update” and “Cancel Loan” will be grayed out and status will be “Read-only” and “Cancelled”



The screenshot displays the Minnesota Housing Finance Agency's loan management interface. At the top, a navigation bar includes buttons for 'MAIN MENU', 'UPDATE', 'CANCEL LOAN', 'ADD ADDITIONAL', 'CONFIRMATION', and a help icon. A red arrow points to the 'MAIN MENU' button. Below the navigation bar, the loan details are shown: 'READ-ONLY' (highlighted with a red box), 'Borrower: Ewing, Patrick', 'Lender: 999900 - Test Bank', and 'Program: Start Up Purchase Program'. The 'LOAN INFO' tab is selected, showing fields for 'LOAN NUMBER: 0012623030', 'LENDER LOAN NUMBER:', and 'LENDER CASE NUMBER:'. To the right, the 'ALLOTMENT/ALLOCATION' is set to 'Conventional Insured Start', and the 'HFA Pref w/Monthly Payme' is visible. The 'APPROVED/WORKING STAGES' section shows 'Commitment' and 'Purchase Approved'. The 'STATUS' dropdown menu is set to 'Cancelled' and is highlighted with a red box. A red arrow points to the 'STATUS' dropdown.

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	TIMELINE	ATTACHMENTS	OTHER	ADDITIONAL LOAN
LOAN NUMBER: 0012623030								
LENDER LOAN NUMBER:								
LENDER CASE NUMBER:								
ALLOTMENT/ALLOCATION: Conventional Insured Start HFA Pref w/Monthly Payme								
APPROVED/WORKING STAGES: Commitment Purchase Approved								
STATUS: Cancelled								

Contact Us



651.296.8215



MNHousing.Solution@state.mn.us